

# Market Conduct Annual Statement Scorecard Report for Data Year 2011

## Individual Life Cash Value Products - Overall Industry Statistics for Kentucky

### Ratio 1: Replacements issued to number of policies issued.

**State Ratio 6.30 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
43	64	15	18	10	9	0	2	0	0	1	2

### Ratio 2: Replacements where insureds age >= 65 to total replacements.

**State Ratio 22.08 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
27	13	21	11	10	10	5	4	3	3	14	0

### Ratio 3: Policies surrendered to policies issued.

**State Ratio 36.12 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
13	23	24	19	7	11	7	6	6	1	7	40

### Ratio 4: Policies surrendered under 10 years from policy issuance to total policies surrendered.

**State Ratio 36.48 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
48	14	26	21	15	13	14	12	9	8	46	0

### Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.

**State Ratio 1.11 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
178	31	6	5	2	2	1	0	0	0	1	0

### Ratio 6: Claims denied, resisted, or compromised to claims closed.

**State Ratio 0.28 %**

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
190	26	4	2	2	2	0	0	0	0	0	0

### Ratio 7: Complaints received from consumers per 1,000 policies in force.

**State Ratio 0.15**

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
180	19	17	15	7	5	2	1	1	0	0	0

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

# Market Conduct Annual Statement Scorecard Report for Data Year 2011

## Individual Life Non-Cash Value Products - Overall Industry Statistics for Kentucky

### Ratio 1: Replacements issued to number of policies issued.

State Ratio 13.56 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
37	23	20	20	12	2	2	1	1	0	2	0

### Ratio 5: Claims paid beyond 60 days from the date of due proof to claims paid.

State Ratio 1.07 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
123	3	1	1	3	2	0	0	0	0	1	0

### Ratio 6: Claims denied, resisted, or compromised to claims closed.

State Ratio 1.85 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
120	4	3	2	3	1	0	1	0	0	2	0

### Ratio 7: Complaints received from consumers per 1,000 policies in force.

State Ratio 0.18

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
182	9	4	5	3	7	0	1	0	0	0	2

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